



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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It's not too late to budget for Christmas—and it's the perfect time to start budgeting for Christmas 2015!

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Quote of the Month

"A person who never made a mistake never tried anything new."
- Albert Einstein

Whether you only have a few more gifts to buy—or all of them—you'll save money by setting a budget NOW.

Budgeting is simple and effective, yet most people never do it and end up with huge credit card bills in January. The first step is deciding how much you can afford to spend on gifts. Once you have that figure, subtract what you've already spent. Then you know exactly how much you can spend on remaining gifts. Now make a list of remaining gifts, allocate an amount to each, and make sure the total stays within budget. Then—most important of all—stick to your budget!



For Christmas 2015, use the same method. But this time you can save the money you need in advance. Once you have a total gift budget, divide it by 12 and set aside this amount every month throughout 2015. By the time next Christmas rolls around, you'll have all the gifts you need—and they'll already be paid for!

While you're preparing next year's budget, consider incorporating some of these money-saving tips. After all, the more you save, the more money you'll have left over for long-term investments, like kids' education and retirement.

- Use credit card points to buy gifts. Treat your points rewards as enforced saving, then allocate them for gift purchases (but still stick to your budget).
- Collect all your quarters in a jar instead of spending them. By next Christmas, you'll probably have enough to buy several gifts.
- Every time someone gives you a gift card during the year (for birthday, Mother's Day, etc.), save it and use it to buy Christmas gifts for others. This lets you enjoy the gift of reduced anxiety!

If this year's Christmas spending is already out of control, talk to me about using affordable mortgage rates for a debt consolidation loan in January. I can also help you set an overall budget for 2015 so you can avoid future problems.

Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last few months! We'd like to welcome and thank you publicly, and send you our best wishes!

Nick and Joy W, Coquitlam, BC - Movin On up!! Referred by Realtor, Kelly-Rae Brooks, Re/Max Sabre Realty

Nancy D, Surrey – Getting Ducks In A Row! Great Rate! – Loyal Repeat Client

Catherine F, South Surrey, BC – Beautiful New White Rock Condo- Referred by Realtor, Doug Brandt, Prudential Power Play Realty

Kelly V, Langley, BC – All Mine!!! – Referred by Loyal Client Army R.

Lauren SC, Port Coquitlam, BC – Pool Party Time!! – Referred by Realtor, Michelle Forsberg, Re/Max Sabre Realty

Danny & Charlene, Coquitlam – Bye Bye Condo Living! – Referred by Holly Collin, Universal Mortgage Architects
Chris & Andrea H, Surrey, BC – Looking forward to the future – Repeat Loyal Client

Doug & Joanna E, Coquitlam, BC – Our First Home – Realtor Gabriel Clark, Prudential Sterling Realty

Seylan, D, White Rock – Time to Reno! – Repeat Loyal Client

Seasonal Article of the Month

Cool stocking stuffer ideas

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us!

We're all helping each other, which is the whole point of all this! Right?

Not every gift has to be big and expensive. Here's a bunch of ideas for kids and adults that are fun, small enough to fit in a stocking, and reasonably priced!

- **Attraction tickets.** Customize to specific interests, like aquarium, hockey, zoo, museum, art gallery, bowling, etc.
- **Gourmet oil.** A bottle of premium olive or avocado oil makes a luxurious and super-healthy gift.
- **Hand warmers.** The reliable, effortless way to keep hands comfy during caroling and sledding. Choose from disposable packs, reusable packs or lighter-fuel powered units.
- **Silly Putty.** Yes, it's still available! Introduce your kids to the fun you used to have with this stretchable, bouncable, moldable toy.
- **Gift cards.** Guaranteed to be the gift everybody wants. Choose from cards for coffee, books, toys, music, phone use, fashion and more.
- **Spring flowers.** Give a bag of flower bulbs that can be started indoors for early spring colour. Or tuck in several packets of seeds for spring planting.
- **Piggy bank half full of coins.** What a fun way to introduce kids to the concept of saving.
- **Spiralizer.** This handy kitchen gadget lets you turn zucchini into zoodles, and makes julienning vegetables easy.
- **Luggage tags.** Choose tags that are big, bright and unique for quick identification at the airport.
- **Bath spa items.** Pamper her with luxury oils, soaps, salts and lotions.



Financial Freedom Tip of the Month

Expensive investment mistakes that are easy to avoid.

Saving your hard-earned money isn't easy, so the last thing you want to do is make a bad—and costly—investment decision. Here are some common mistakes to avoid.

- **Timing the market.** Moving in and out of investments to avoid ups and downs is an excellent way to lose money. Instead, make sure you have the right asset mix, then stick with it.
- **Chasing yesterday's returns.** Just because an investment performed well in the past doesn't mean it will continue to do so. Instead, maintain a long-term strategy involving solid, stable investments.
- **Believing claims that are too good to be true.** Promises of very high returns usually involve very high risk. Instead, take the slow and steady route to financial security.
- **Selling when things get scary.** Millions of people resorted to panic selling in 2008 when markets plunged. As a result, they took maximum losses. If they'd stayed invested, they could have preserved and grown their money!
- **Following the advice of TV finance shows.** TV provides entertainment, not advice. The only person who gets rich off such shows is the host. Hire a responsible planner and stick with a sensible plan.



If you'd like help avoiding these mistakes, I'd be happy to introduce you to one of my trusted local financial planner partners. Give me a call today.

Holistic Health Tip of the Month

Natural cures for migraines.

When the nerve cells in the brain become overstimulated, they release chemicals that cause inflammation of the blood vessels in the neck and brain. This can result in migraine headaches. Rather than resorting to medications with unpleasant side effects, some migraine sufferers recommend the following home remedies.

- **Avoid food triggers.** Keep a food diary and see which of the following foods seem to trigger or worsen migraines, then work to avoid them: dairy, chocolate, peanut butter, avocado, banana, onions, bacon, hot dogs, monosodium glutamate, red wine, and fermented or pickled foods.
- **Scalp massage.** Research demonstrates that do-it-yourself massage of the area at the base of the skull can reduce migraine pain.
- **Buckwheat.** Buckwheat contains flavonoids that have antioxidant properties which counteract cell damage and reduce inflammation.
- **Lavender oil.** Inhale or rub on the skin.
- **Exercise.** A recent Swedish study found that aerobic exercise was as effective at preventing migraines as the medication topiramate.
- **Riboflavin (vitamin B2).** Foods rich in riboflavin help protect cells from oxidative damage which can cause migraines. B2-rich foods include liver, lean beef, lamb, whole grains, tempeh, yogurt, eggs, almonds, asparagus, broccoli and spinach.
- **Magnesium.** This mineral works to relax nerves and muscles to help prevent or reduce migraines.



Be sure to consult your health professional before making changes to your usual diet and exercise habits.

Quiz Question of the Month Christmas Trivia Question

Boxing Day is December 26th. Which of the following does NOT celebrate Boxing Day?

- a) Israel
- b) Canada
- c) Texas
- d) Australia

How does this contest work?

The first person to respond with the correct answer will win a \$25 Gift Card to THE VAULT Restaurant!

Resource of the Month



Four Reasons to Use Your Benefits Before Year-End

You've spent the whole year paying into your insurance. You've worked hard and earned your dental benefits, so don't let them slip away without using them before the end of 2014.

1. Yearly Maximums

Your dental plan gives you a maximum of what can be spent on your dental care on an annual basis. Often these maximums reset at the end of the calendar year and any remaining amount will be lost.

2. Premiums

If you are paying into dental benefits, you should be taking advantage of them! This sounds simple but there are many people that do not use their dental benefits and allow their insurance company to pocket their money.

3. Fee Increases

It is always possible that fees will be raised to accommodate the cost of living or increased material costs. An increase in fees can also raise your annual out of pocket payment.

4. Problems Only Get Worse Over Time

Another reason to use your dental benefits is the risk of more extensive and expensive treatment down the road. What may require a simple filling now could require root canal therapy if given too much time.

Because it is such a busy time of year and schedules fill up fast. Call our contact centre or reserve your appointment online before December 31st to get the most out of your hard-earned insurance benefits and the most convenient time for you.

Answer to Last Month's Quiz

November is known as Movember in many countries around the world. During Movember, people sponsor their male friends to grow moustaches in order to help raise funds for men's health. Movember originated in 2003 in which country?

- a) Canada
- b) Australia
- c) United States
- d) England

ANSWER: b) Australia

How do I submit my answer?

To respond with your answer, email me at: gale.tracey@mtgarc.ca. The contest deadline is Dec 31st.

ANNOUNCING LAST MONTH'S WINNERS!

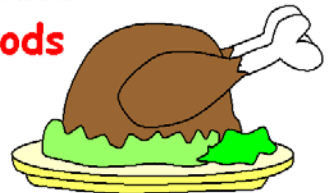
Congratulations to **Julie A.** of Cloverdale for winning last month's quiz contest! She has won a FREE dinner at the VAULT Restaurant. Enjoy!

K I D S

Unscramble the letters to find the words in our

Christmas Foods Anagram

Hidden Word (circled letters):



O
R
N
E
R

- ab**o**eeinrrrs _____
- a**ccchloot _____
- a**grvy _____
- aln**o**stuw _____
- am**o**y _____
- a**eikoos _____
- d**o**ginpu _____
- e**krtuy _____
- ffgin**o**stu _____
- im**o**st _____